

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason Daniel Ruppert
Heather Lynn Ruppert
Debtors

Case No. 18-02395-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 74

Date Rcvd: Mar 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2020.

db/jdb +Jason Daniel Ruppert, Heather Lynn Ruppert, 720 Finks Drive, York, PA 17404-9654
5095122 +ARROWHEAD, WILLIAMSON AND BROWN, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
5069997 +Acima Credit Fka Simpl, 9815 Monroe Street, 4th Floor, Sandy UT 84070-4384
5069998 +Acima Credit Fka Simpl, 9815 S Monroe St Fl 4, Sandy UT 84070-4384
5082339 +Aspire Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
Tinton Falls, NJ 07724-3001
5086817 CACH, LLC its successors and assigns as assignee, of Genesis Bankcard Services, Inc.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5129233 +Columbia Gas, Corporation Service Company, 2595 Interstate Drive, Suite 103,
Harrisburg, PA 17110-9378
5070011 +Commonwealth Financial Systems, 245 Main St, Dickson City PA 18519-1641
5069996 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5129234 Direct Tv (AT&T), PO Box 5014, Carol Stream, IL 60197-5014
5070015 +Mariner Finance, 8211 Town Center Dr, Nottingham MD 21236-5904
5232532 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619096,
Dallas, TX 75261-9741)
5162642 +Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5181591 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5181592 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5070020 +PA Unemployment Compensation Claims, 36 East Grant Street, Lancaster PA 17602-2831
5070022 +Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch TX 75234-6071
5070021 +Pacific Union Financial, Attn: Bankruptcy, 1603 Lbj Freeway, Suite 500,
Farmers Branch TX 75234-6071
5093612 +Pacific Union Financial, LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071
5069994 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Mar 30 2020 23:13:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
5069999 +E-mail/Text: smacknowski@msscuso.com Mar 30 2020 19:17:39 Aspire Fcu,
67 Walnut Ave Ste 401, Clark NJ 07066-1696
5070001 EDI: CAPITALONE.COM Mar 30 2020 23:13:00 Capital One, 15000 Capital One Dr,
Richmond VA 23238
5070002 +EDI: CAPITALONE.COM Mar 30 2020 23:13:00 Capital One, Po Box 30253,
Salt Lake City UT 84130-0253
5070000 +EDI: CAPITALONE.COM Mar 30 2020 23:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City UT 84130-0285
5079319 EDI: CAPITALONE.COM Mar 30 2020 23:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
5094196 EDI: BL-BECKET.COM Mar 30 2020 23:13:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5070004 +EDI: CITICORP.COM Mar 30 2020 23:13:00 Citibank/The Home Depot, Po Box 6497,
Sioux Falls SD 57117-6497
5070003 +EDI: CITICORP.COM Mar 30 2020 23:13:00 Citibank/The Home Depot, Centralized Bankruptcy,
Po Box 790034, St Louis MO 63179-0034
5070005 +EDI: WFNNB.COM Mar 30 2020 23:13:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
Po Box 182125, Columbus OH 43218-2125
5070006 +EDI: WFNNB.COM Mar 30 2020 23:13:00 Comenity Bank/Victoria Secret, Po Box 182789,
Columbus OH 43218-2789
5070008 +EDI: WFNNB.COM Mar 30 2020 23:13:00 Comenity Bkl/Ulta, Po Box 182120,
Columbus OH 43218-2120
5070007 +EDI: WFNNB.COM Mar 30 2020 23:13:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept,
Po Box 182125, Columbus OH 43218-2125
5070009 +EDI: WFNNB.COM Mar 30 2020 23:13:00 Comenitycapital/boscov, Attn: Bankruptcy Dept,
Po Box 182125, Columbus OH 43218-2125
5070010 +EDI: WFNNB.COM Mar 30 2020 23:13:00 Comenitycapital/boscov, Po Box 182120,
Columbus OH 43218-2120
5129232 E-mail/Text: bankruptcy@firstenergycorp.com Mar 30 2020 19:17:34 First Energy Corp.,
P.O. Box 3687, Akron, Ohio 44309-3687
5069995 EDI: IRS.COM Mar 30 2020 23:13:00 IRS Centralized Insolvency Oper., Post Office Box 7346,
Philadelphia PA 19101-7346
5070013 +E-mail/Text: bncnotices@becket-lee.com Mar 30 2020 19:17:28 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee WI 53201-3120
5070014 +E-mail/Text: bncnotices@becket-lee.com Mar 30 2020 19:17:28 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-5660
5086949 E-mail/PDF: resurgentbknofications@resurgent.com Mar 30 2020 19:28:10
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5070017 +EDI: MID8.COM Mar 30 2020 23:13:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5070016 +EDI: MID8.COM Mar 30 2020 23:13:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego CA 92108-2709

5076954 EDI: AGFINANCE.COM Mar 30 2020 23:13:00 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251

5070018 +EDI: AGFINANCE.COM Mar 30 2020 23:13:00 OneMain Financial, Attn: Bankruptcy,
601 Nw 2nd Street, Evansville IN 47708-1013

5070019 +EDI: AGFINANCE.COM Mar 30 2020 23:13:00 OneMain Financial, Po Box 1010,
Evansville IN 47706-1010

5070024 EDI: PRA.COM Mar 30 2020 23:13:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
Norfolk VA 23502

5168360 EDI: PRA.COM Mar 30 2020 23:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541

5168361 EDI: PRA.COM Mar 30 2020 23:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

5095605 EDI: PRA.COM Mar 30 2020 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

5070149 +EDI: PRA.COM Mar 30 2020 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

5086950 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 30 2020 19:27:11
PYOD, LLC its successors and assigns as assignee, of Roundup Funding L.L.C.,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

5086818 E-mail/PDF: resurgentbknofications@resurgent.com Mar 30 2020 19:27:11
Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

5070023 +EDI: PRA.COM Mar 30 2020 23:13:00 Portfolio Recovery, Po Box 41021,
Norfolk VA 23541-1021

5092414 EDI: Q3G.COM Mar 30 2020 23:13:00 Quantum3 Group LLC as agent for, MOMA Trust LLC,
PO Box 788, Kirkland, WA 98083-0788

5093918 EDI: Q3G.COM Mar 30 2020 23:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

5093917 EDI: Q3G.COM Mar 30 2020 23:13:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788

5070025 E-mail/Text: colleen.atkinson@rmscollect.com Mar 30 2020 19:17:43 Receivable Management Inc,
7206 Hull Rd, Ste 211, Richmond VA 23235

5070026 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 30 2020 19:17:43 Receivable Management Inc,
7206 Hull Street Rd Ste, North Chesterfield VA 23235-5826

5070027 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 30 2020 19:27:11
Resurgent Capital Services, Po Box 10587, Greenville SC 29603-0587

5070028 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 30 2020 19:28:15
Resurgent Capital Services, 55 Beattie Pl 110, Greenville, SC 29601-5115

5070029 +EDI: SWCR.COM Mar 30 2020 23:13:00 Southwest Credit Systems, 4120 International Parkway,
Suite 1100, Carrollton TX 75007-1958

5070030 +EDI: SWCR.COM Mar 30 2020 23:13:00 Southwest Credit Systems, 4120 International Pkwy,
Carrollton TX 75007-1958

5070032 +EDI: RMSC.COM Mar 30 2020 23:13:00 Synccb/carecr, C/o Po Box 965036,
Orlando FL 32896-0001

5070031 +EDI: RMSC.COM Mar 30 2020 23:13:00 Synccb/carecr, Attn: Synchrony - Bankruptcy,
Po Box 960061, Orlando FL 32896-0061

5070034 +EDI: RMSC.COM Mar 30 2020 23:13:00 Synccb/hhgreg, Po Box 965036, Orlando FL 32896-5036

5070033 +EDI: RMSC.COM Mar 30 2020 23:13:00 Synccb/hhgreg, Attn: Bankruptcy, Po Box 965060,
Orlando FL 32896-5060

5070035 +EDI: RMSC.COM Mar 30 2020 23:13:00 Synchrony Bank, Attn: Bankruptcy Dept,
Po Box 965060, Orlando FL 32896-5060

5070036 +EDI: RMSC.COM Mar 30 2020 23:13:00 Synchrony Bank, 950 Forrer Blvd,
Kettering OH 45420-1469

5070037 +EDI: RMSC.COM Mar 30 2020 23:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
Po Box 965060, Orlando FL 32896-5060

5070038 +EDI: RMSC.COM Mar 30 2020 23:13:00 Synchrony Bank/Walmart, Po Box 965024,
Orlando FL 32896-5024

5070039 +EDI: CHRYSLER.COM Mar 30 2020 23:13:00 TD Auto Finance, Attn: Bankruptcy, Po Box 9223,
Farmington Hills MI 48333-9223

5070040 +EDI: CHRYSLER.COM Mar 30 2020 23:13:00 TD Auto Finance, Po Box 9223,
Farmington Hills MI 48333-9223

5070041 +E-mail/Text: lconey@whiterosecu.com Mar 30 2020 19:17:44 White Rose Credit Union,
1529 Rodney Road, York PA 17408-9716

5094883 EDI: ECAST.COM Mar 30 2020 23:13:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 54

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5070012* Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346,
Philadelphia PA 19101-7346

5080200* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTALS: 0, * 3, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2020 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 2 Heather Lynn Ruppert dmcutaia@gmail.com,
cutaialawecf@gmail.com;3479@notices.nextchapterbk.com;r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 1 Jason Daniel Ruppert dmcutaia@gmail.com,
cutaialawecf@gmail.com;3479@notices.nextchapterbk.com;r46159@notify.bestcase.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Jason Daniel Ruppert
First Name Middle Name Last Name

Debtor 2 Heather Lynn Ruppert
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:18-bk-02395-HWV**

Social Security number or ITIN xxx-xx-0866
EIN --_-----

Social Security number or ITIN xxx-xx-5426
EIN --_-----

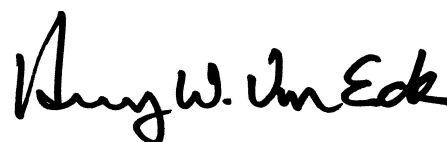
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason Daniel Ruppert

Heather Lynn Ruppert

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

3/30/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.